

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Bachara, Steven E	§	Case No. 09 B 45241
	Bachara, Christine T	§	
	Debtors	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 11/30/2009.

2) The plan was confirmed on 03/17/2010.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 05/17/2011.

6) Number of months from filing or conversion to last payment: 16.

7) Number of months case was pending: 18.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$38,143.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$24,696.01
Less amount refunded to debtor	\$0

NET RECEIPTS: \$24,696.01

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,354.00
Court Costs	\$0
Trustee Expenses & Compensation	\$1,358.91
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$3,712.91

Attorney fees paid and disclosed by debtor \$1,146.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Consumers Cooperative CU	Secured	\$7,500.00	\$7,500.00	\$7,500.00	\$0	\$0
HSBC Bank Nevada NA	Secured	NA	\$206.50	\$206.50	\$0	\$0
Meadows Credit Union	Secured	\$5,608.09	\$5,608.09	\$5,608.09	\$4,425.32	\$0
Toyota Motor Credit Corporation	Secured	\$8,489.58	\$8,489.58	\$8,489.58	\$5,289.67	\$0
Wells Fargo Bank NA	Secured	\$27,341.00	\$27,341.00	\$27,341.00	\$11,268.11	\$0
Wells Fargo Bank NA	Secured	\$405,227.00	\$389,956.28	\$389,956.28	\$0	\$0
Wells Fargo Bank NA	Secured	\$20,906.87	\$20,906.87	\$20,906.87	\$0	\$0
Wells Fargo Financial National Bank	Secured	NA	\$1,981.71	\$1,981.71	\$0	\$0
American InfoSource LP	Unsecured	\$1,273.00	\$1,273.06	\$1,273.06	\$0	\$0
American InfoSource LP	Unsecured	\$995.00	\$995.15	\$995.15	\$0	\$0
Asset Acceptance	Unsecured	\$995.00	\$545.34	\$545.34	\$0	\$0
Bank Of America	Unsecured	\$2,266.00	NA	NA	\$0	\$0
CACH LLC	Unsecured	\$4,762.00	NA	NA	\$0	\$0
CitiFinancial	Unsecured	\$4,449.00	NA	NA	\$0	\$0
Consumers Cooperative CU	Unsecured	\$906.00	NA	NA	\$0	\$0
Credit Protection Association	Unsecured	\$694.00	NA	NA	\$0	\$0
Department Stores National Bank	Unsecured	\$1,103.00	\$1,103.32	\$1,103.32	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Diversified Svs Group	Unsecured	\$336.00	NA	NA	\$0	\$0
Emerge	Unsecured	\$3,077.00	NA	NA	\$0	\$0
First National Bank	Unsecured	\$6,500.00	NA	NA	\$0	\$0
GEMB	Unsecured	\$3,000.00	NA	NA	\$0	\$0
Glazier Union No 27	Unsecured	\$0	NA	NA	\$0	\$0
Homefitness	Unsecured	\$1,981.00	NA	NA	\$0	\$0
Homeshield Pest Control	Unsecured	\$70.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$2,666.00	NA	NA	\$0	\$0
HSBC Bank Nevada NA	Unsecured	\$2,500.00	\$2,459.43	\$2,459.43	\$0	\$0
IDAPP	Unsecured	\$350.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$3,077.00	\$3,077.39	\$3,077.39	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	NA	\$4,762.96	\$4,762.96	\$0	\$0
Liquidebt	Unsecured	\$477.93	NA	NA	\$0	\$0
Meadows Credit Union	Unsecured	NA	\$0	\$0	\$0	\$0
National Credit	Unsecured	\$167.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$16,131.00	\$16,131.83	\$16,131.83	\$0	\$0
Receivables Performance	Unsecured	\$33.15	NA	NA	\$0	\$0
RoundUp Funding LLC	Unsecured	\$13,978.00	\$13,978.96	\$13,978.96	\$0	\$0
Shell Oil Company	Unsecured	\$1,465.00	NA	NA	\$0	\$0
Sprint Nextel	Unsecured	NA	\$35.29	\$35.29	\$0	\$0
The Bureaus Inc	Unsecured	\$8,359.00	\$8,621.42	\$8,621.42	\$0	\$0
Toyota Motor Credit Corporation	Unsecured	NA	\$0	\$0	\$0	\$0
United States Dept Of Education	Unsecured	\$18,952.00	\$18,776.45	\$18,776.45	\$0	\$0
Wells Fargo Bank NA	Unsecured	NA	\$248.14	\$248.14	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$389,956.28	\$0	\$0
Mortgage Arrearage	\$20,906.87	\$0	\$0
Debt Secured by Vehicle	\$48,938.67	\$20,983.10	\$0
All Other Secured	\$2,188.21	\$0	\$0
TOTAL SECURED:	\$461,990.03	\$20,983.10	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$72,008.74	\$0	\$0

Disbursements:

Expenses of Administration	\$3,712.91	
Disbursements to Creditors	\$20,983.10	
TOTAL DISBURSEMENTS:		\$24,696.01

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: May 24, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.